

IBT BANCORP, INC.

	CPP Disbursement Date 03/27/2009	RSSD (Holding Company) 3129881	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$98	\$89	-8.4%		
Loans	\$66	\$63	-3.4%		
Construction & development	\$6	\$2	-60.0%		
Closed-end 1-4 family residential	\$12	\$10	-13.6%		
Home equity	\$0	\$0			
Credit card	\$0	\$0			
Other consumer	\$3	\$1	-50.5%		
Commercial & Industrial	\$17	\$13	-23.7%		
Commercial real estate	\$26	\$34	28.0%		
Unused commitments	\$5	\$6	26.4%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$0	\$0	-8.8%		
Asset-backed securities	\$0	\$0			
Other securities	\$7	\$6	-17.6%		
Cash & balances due	\$19	\$15	-21.1%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$89	\$81	-9.3%		
Deposits	\$81	\$73	-8.9%		
Total other borrowings	\$8	\$7	-13.8%		
FHLB advances	\$4	\$4	0.0%		
Equity					
Equity capital at quarter end	\$8	\$9	1.4%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	8.4%	9.4%	--		
Tier 1 risk based capital ratio	12.8%	14.5%	--		
Total risk based capital ratio	13.9%	15.8%	--		
Return on equity ¹	-1.7%	0.8%	--		
Return on assets ¹	-0.1%	0.1%	--		
Net interest margin ¹	3.5%	4.2%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	33.9%	2535.5%	--		
Loss provision to net charge-offs (qtr)	90.6%	39.8%	--		
Net charge-offs to average loans and leases ¹	1.5%	0.7%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	0.0%	0.0%	0.0%	0.0%	--
Closed-end 1-4 family residential	0.0%	0.0%	0.0%	0.0%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.7%	0.0%	1.5%	0.0%	--
Commercial & Industrial	3.0%	0.2%	1.2%	1.1%	--
Commercial real estate	0.0%	0.0%	0.0%	0.0%	--
Total loans	3.4%	0.0%	0.4%	0.2%	--